2022 Regional Cash Assistance Update

January - December 2022

Aisha is an 87-year-old internally displaced Yemeni woman who fled from Hudaydah in 2019 due to ongoing hostilities, eventually settling in Shaab IDP site in Aden. She and her two sons, daughters-in-law and four grandchildren live in a makeshift shelter with little protection from the elements, leaving them highly vulnerable to natural hazards and extreme weather conditions. In 2022, Aisha received cash assistance for shelter maintenance and rehabilitation, as part of a UNHCR pilot project. UNHCR provides cash for shelter to support vulnerable Yemenis whose homes have been damaged by heavy rains, flash floods and ongoing hostilities. ©UNHCR

Key Highlights

2.2 million unique individuals[1]
reached with all modalities[2] of cash assistance from **January - December 2022.**

out of which:

1.8 million unique individuals
reached with multi-purpose cash assistance from **January - December 2022.**

$247 million
distributed via all modalities of assistance provided in cash from January - December 2022, out of which **$152 million** was to Syrians and **$95 million** to people of other nationalities.

An additional **2.3 million individuals** received **$73.2 million in cash assistance for winterization in 2022**.[3]

Background and operational highlights

In 2022, UNHCR cash assistance was implemented in 15 MENA operations[4] as well as Türkiye,[5] all of whom delivered **multi-purpose cash assistance** (MPCA) for basic needs of refugees and internally displaced people (IDPs).[6] In addition, **livelihood grants** were delivered in Egypt, Jordan, Mauritania, Morocco and Türkiye, health grants in Egypt and Jordan, **education grants** in Algeria, Egypt, Jordan, Lebanon, Mauritania, Morocco, Syria and Türkiye, and **shelter grants** in Algeria, Lebanon, Mauritania and Yemen. To encourage resilience, promote social cohesion and reduce tensions, UNHCR also provided **cash for vulnerable host community members** in Libya and Mauritania.

[1] *The term unique individual applies to the calendar year. UNHCR counts unique individuals as those that were added after Q1. When reporting the figures for a given quarter, individuals assisted in the earlier quarter(s) of a given year will therefore not be counted.*
[2] *Including: multi-purpose cash assistance for basic needs, education grants, livelihood grants, health grants, shelter grants and ad-hoc cash programming in support to specific needs categories.*
[3] *Winterization assistance is reported separately in the UNHCR's 2022-2023 Regional Winterization Programme Progress Report, and the Final Report for UNHCR's 2021-2022 Regional Winterization Assistance Plan for the Syria and Iraq Situations.*
[4] *Algeria, Egypt, Iraq, Israel, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Saudi Arabia, Syria, Tunisia, UAE, and Yemen.*
[5] *UNHCR operations in Türkiye implemented under Syria and Iraq situation are included in this MENA update.*
[6] *Support to address the economic impacts of COVID-19 have now been mainstreamed into regular planned activities across all operations in MENA.*

Main outcomes of Cash Assistance in MENA region in 2022[7]

Among other outcomes, results findings from UNHCR post distribution monitoring (PDM) found that in 2022 cash assistance continued to support the wellbeing of forcibly displaced people in MENA as reflected in the results of PDM reports from ten countries; 67 per cent of interviewed households reported that cash assistance played a key role in **improving their living conditions**, out of which 18 per cent reported that cash assistance significantly improved their living conditions.

Forcibly displaced people used cash assistance to **meet their immediate basic needs**. Most expenditures were spent on food, rent, health-related costs and utilities, while clothes and hygiene items also remained a priority. Some 87 per cent of households stated they were able to purchase **key items and services in the market** when needed. Moreover, 21 per cent of interviewed households reported a **significant reduction in stress** due to receiving cash assistance, while 73 per cent reported moderate or slight reduced feeling of stress.

Cash assistance remains the preferred modality of assistance, as indicated by 76 per cent of the sampled households, while 14 per cent reported preferring a combination of cash and in-kind support.

Interviewed households reported using one or more **harmful coping mechanisms** to meet their basic needs; 80 per cent reported reducing their household expenditure to purchase food, 54 per cent reported taking out a new loan or borrowing money, while 40 per cent reported being unable to pay rent and thereby accruing further debts.

UNHCR promotes collaborative cash approaches to maximize the benefits to the people we serve. Whenever possible, UNHCR seeks to strategically leverage cash assistance to pave the way towards financial, social and economic inclusion.
Photo: © UNHCR/Pedro Costa Gomes

Progress in achieving 2022 Strategic Priorities

In support of the implementation of UNHCR's strategic priorities, as referenced in UNHCR's Policy on Cash-based Interventions 2022-2026, UNHCR MENA operations in 2022 focused on:

Continued expansion of standard cash assistance post-distribution monitoring (PDM) tools: for assessment of the impact and use of UNHCR assistance delivered in cash, which have now been fully adopted across 16 operations.[8] The use of standard PDM tools also allows operations to report against a set of comparable indicators, among other outputs. PDM findings are used to verify compliance with cash procedures, with results fed back into the cash programme cycle to improve the way cash assistance is designed, calculated and delivered, thus ensuring effective response to the needs of the people we serve.

In 2022, the **use of biometrics for authentication services** was transitioned from a regional approach to country-based one in three operations, namely Egypt, Iraq and Jordan. The transition aims to bring greater flexibility and agility for operations, while enhancing UNHCR's response to forcibly displaced people.

In the MENA region, UNHCR continues to strive for the **alignment of the selection criteria for cash assistance to those of the equivalent social safety net programmes of host countries** and promoting inclusion and access of forcibly displaced people to local sustainable services. In 2022, UNHCR began aligning cash assistance for IDPs with national social safety systems in Iraq, which will be further expanded into other operations during the year.

To strengthen implementation systems, in 2022 UNHCR's cash management system 'Cash Assist' was deployed in Jordan, Syria and Tunisia, while its use in Mauritania was temporarily deferred due to technical issues which are currently being addressed. Advanced testing was done for Egypt, Morocco and Yemen, with deployment expected in 2023. In Algeria and Libya, cash assistance is delivered through indirect implementation only and Cash Assist is therefore not yet a requirement. UNHCR's Lebanon and Türkiye operations use their own dedicated software, and along with Kuwait, Saudi Arabia and UAE, the use of Cash Assist in these operations will be further explored in 2023. Deployment of Cash Assist will benefit forcibly displaced people in receiving accurate and timely cash assistance with enhanced financial inclusion.

Strengthening the collaborative approach to cash assistance across sectors: During the year, UNHCR reinforced collaborative approaches including checking beneficiaries lists across different cash programmes, as well as improving standard operation procedures, reinforcing

[7] *This presents the results of 2022 Cash Assistance PDM from 10 operations: Algeria, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, and Tunisia. The data was collected through 4,790 household interviews.*
[8] *Algeria, Egypt, Iraq, Israel, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Saudi Arabia, Syria, Tunisia, Türkiye, UAE and Yemen.*

clear referral processes and improving delivery modalities. Among other impacts, this collaborative approach served to enhance standardization of sectoral cash assistance such as cash for health, education, unaccompanied and separated children, and shelter programmes. An example of a collaborative approach includes composing a monthly minimum expenditure (MEB) basket to develop cost and market-based expression of minimum needs of refugee or IDP households in a given country, which is multi-sectoral in nature and the consensus around which constitutes the MEB serving as a foundation for sector-specific interventions and establishing sectoral transfer value.

Improving targeting approaches: UNHCR strives to assess and adopt a people-centred, protection-focused, and evidence-based approach to targeting in-kind and/or cash assistance to meet the basic needs of displaced individuals across the MENA region in a transparent, accountable and coherent manner. During the year, Morocco drafted a first score-card which was field tested early in 2022 and adopted by end-of-year upon adaptation of certain questions and corresponding scoring system/marks. UNHCR Mauritania initiated activities on targeting through UNHCR-WFP's Joint Targeting Hub in camp settings. In Algeria, UNHCR began a review of the current targeting approaches. In Egypt, an extensive review of the targeting approach was initiated, articulated around the proxy means testing (PMT) model, which is currently being refined with the help of the UNHCR-WFP Joint Targeting Hub. UNHCR Lebanon meanwhile began its annual validation of the PMT formula, which is ongoing in 2023.

Cash Coordination

MENA operations along with Türkiye undertook an internal UNHCR assessment of the status of cash coordination following the release of the Grand Bargain Cash Coordination Caucus Outcomes and Recommendations. The purpose of the assessment was to strengthen UNHCR's capacity and readiness to step up its response on cash coordination. The assessment indicated the availability of cash coordination structures in 56 per cent of responding operations. The overall effectiveness of cash coordination structure was rated 3.2 out of 5, while engagement was rated 3.8[9]

The results of the assessment fed into the design of a transition plan for MENA operations to adopt the new Cash Coordination model designed by the Inter-Agency Standing Committee (IASC)'s Global Cash Advisory Group (CAG). A transition plan for several MENA operations began in September 2022; Libya and Mauritania are expected to complete the transition by March 2023, Yemen and Türkiye sometime in 2023, while Jordan, Egypt, Syria and Lebanon will complete the transition by March 2024.

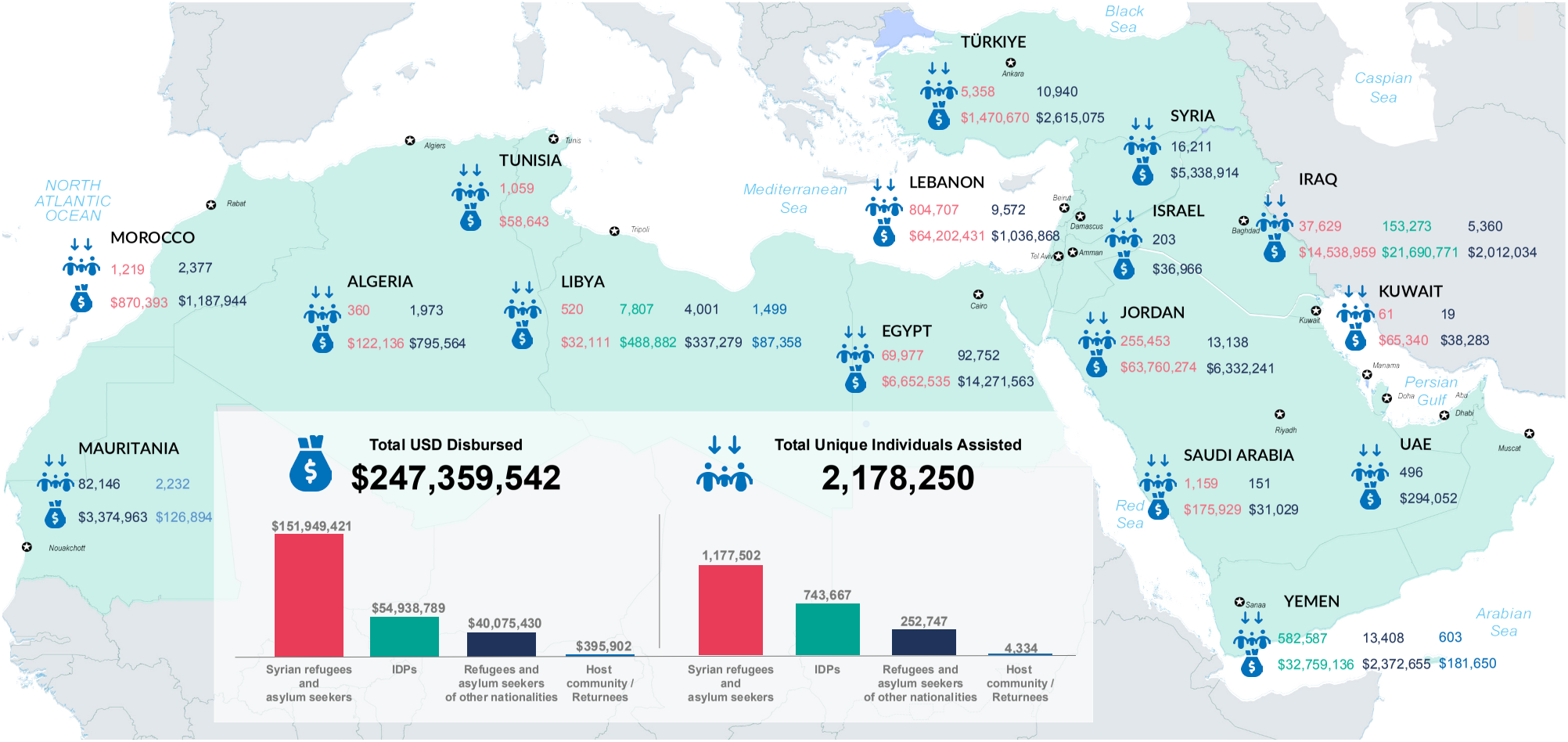
Sabine, a 39-year-old refugee from Ivory Coast, arrived to Morocco in November 2013. She has been receiving cash assistance since 2016, which she uses to purchase food, medication, as well as pay rent.

"The cash assistance I receive greatly helps me with my living expenses, especially with the rising cost of living in Morocco. With this support, I am able to buy food and other items, which greatly reduces my worry and concern."

UNHCR provides multi-purpose cash assistance to refugees in Morocco to meet their basic needs, in addition to education and livelihood grants. ©UNHCR

[9] *Level of engagement and effectiveness of cash coordination structure were measured by asking respondents to provide answers on a scale of 1 to 5, with 1 representing "not at all effective" and 5 representing "extremely effective". A score greater than 3 indicates "effective" and good level of engagement.*

UNHCR cash operations in MENA in 2022 – expenditure and number of individuals reached (by country)



Response in 2022 (January - December):[10]

# of unique individuals assisted with cash across MENA	**2,178,250**
# of households assisted with cash	485,073
# of elderly people >60 assisted with cash	60,269
# of children and youth (<18) assisted with cash	1,080,520
# of referrals of cash assistance to/from case management	**33,893**
# of transactions	**2,837,052**
Total USD disbursed[11]	**$247,359,542**

Assistance gap

# of eligible individuals not reached by UNHCR in 2022 due to lack of funding	**581,055[12]**

Type of cash assistance in MENA countries

Country Operation	Multi-purpose cash assistance for basic needs	Education Grants	Livelihood Grants	Health Grants	Shelter	Other[13]
Algeria	✓	✓			✓	✓
Egypt	✓	✓	✓	✓		✓
Iraq	✓					✓
Israel	✓					
Jordan	✓	✓	✓	✓		✓
Kuwait	✓					
Lebanon	✓	✓			✓	
Libya	✓					
Mauritania	✓	✓	✓		✓	✓
Morocco	✓	✓	✓			
Saudi Arabia	✓					
Syria	✓	✓				✓
Tunisia	✓					✓
Türkiye	✓	✓	✓			
UAE	✓					
Yemen	✓				✓	✓

[10] All figures related to number of individuals assisted with cash, number of transactions and amount of USD disbursed are based on reconciled lists following withdrawal and confirmation of receiving funds.
[11] This figure corresponds to the implementation of a wide variety of cash assistance (see Table 1 for details) which includes MPCA for Basic Needs, Cash for Unaccompanied and Separated Children (UASC), Education grants, Livelihood Grants, Shelter grants, and Health and Hygiene grants.
[12] This refers to beneficiaries classified as 'eligible' under the specific cash activity, but who could not be supported due to funding constraints.
[13] UNHCR's cash assistance seeks to protect forcibly displaced people by reducing the risks they face and support their capacity to meet their essential needs. The flexible nature of cash assistance allows for a more dignified form of assistance, giving people we serve the ability to immediately prioritize and meet their pressing needs. As such, several MENA operations implement specialized cash programmes targeting survivors of GBV, unaccompanied and separated children (UASC), and those opting for voluntary repatriation.

Yolande left her home in Central African Republic in 2014 following an outbreak in hostilities, eventually arriving to Algiers, Algeria in 2019 along with her 8-year-old daughter Goodness. Yolande is not currently employed, but works informally as a domestic cleaner.

"With prices rising nowadays, [UNHCR's cash assistance] helps me a lot, especially with my child," Yolande says.

With the support of UNHCR and its partners, she was able to enrol her daughter in school, and also received school supplies for the 2022-23 academic year.

"I want to be a doctor when I grow up so I can treat all refugees who get sick," says her daughter Goodness, who attends a local school in Draria where she receives good grades despite some language difficulties. Thankfully, Goodness is receiving support from her classmates, noting she has "many Algerian friends who are helping me learn Arabic."

In Algeria, all refugees and asylum seekers have equal access to the public education system, though some administrative and material challenges remain. To ensure access for refugee and asylum-seeking children living in urban areas, UNHCR and partners provide support with transportation, school supplies and daily meals to nearly 250 refugee children enrolled in local schools.

In 2022, more than 600 refugee families in Algeria received cash assistance from UNHCR.

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Donors

UNHCR is grateful for the support of donors who contributed to its operations in the MENA region with unearmarked and earmarked funds, including private donors:

Contributions from the private sector towards UNHCR's growing Refugee Zakat Fund also continued in 2022, with approximately $21 million raised during the year to support refugees, asylum seekers and IDPs in Algeria, Egypt, Iraq, Jordan, Lebanon, Mauritania, and Yemen with vital cash assistance to meet their urgent needs.

For MENA regional and country reports, please visit:

- UNHCR Global Focus
- UNHCR Operational Portal (Syria Regional Refugee Response)
- The Regional Refugee and Resilience Plan website